

INDIANA BANK CORP.

	CPP Disbursement Date 04/24/2009	RSSD (Holding Company) 3390935	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$108	\$103	-4.9%		
Loans	\$57	\$47	-18.3%		
Construction & development	\$1	\$0	-20.5%		
Closed-end 1-4 family residential	\$4	\$4	-8.5%		
Home equity	\$1	\$1	-9.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	13.3%		
Commercial & Industrial	\$21	\$14	-31.3%		
Commercial real estate	\$22	\$22	1.5%		
Unused commitments	\$5	\$3	-39.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$47	78.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$3	21.5%		
Cash & balances due	\$20	\$5	-73.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$99	\$95	-3.8%		
Deposits	\$98	\$94	-4.1%		
Total other borrowings	\$0	\$0	100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$10	\$8	-16.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	7.7%	--		
Tier 1 risk based capital ratio	16.5%	19.0%	--		
Total risk based capital ratio	17.8%	20.3%	--		
Return on equity ¹	-126.4%	-63.3%	--		
Return on assets ¹	-13.6%	-5.5%	--		
Net interest margin ¹	3.8%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	74.7%	76.8%	--		
Loss provision to net charge-offs (qtr)	304.3%	100.6%	--		
Net charge-offs to average loans and leases ¹	5.5%	4.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.2%	0.0%	--
Closed-end 1-4 family residential	0.0%	4.2%	0.0%	0.0%	--
Home equity	2.7%	11.8%	0.0%	5.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	13.7%	17.0%	4.0%	0.0%	--
Commercial real estate	14.1%	10.6%	0.4%	2.0%	--
Total loans	10.7%	11.4%	1.6%	1.1%	